

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Belete G. Belachew**

Case No.:

18-14003/VFP

Judge:

Vincent F. Papalia

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

November 12, 2020☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RC Initial Debtor: BGB Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$44,717.62** through the first **32 months** of the plan and then effective **November 1, 2020**, the Debtor shall extend the plan by 24 months and pay **\$100.00** a month for **6 months** and then **\$1,961.04** a month starting on **May 1, 2021** for the remaining **46 months** of the plan to the Chapter 13 Trustee.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☒ Other sources of funding (describe source, amount and date when funds are available):
Monthly rent rolls from 28 Lindsley Avenue, West Orange, NJ 07052.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☐ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of **\$2,585.39** beginning on November 1, 2020, to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: **Specialized Loan Servicing LLC** (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Trustee Commissions	\$13,565.00
U.S. Department Of Treasury	Taxes and certain other debts	\$9,312.57

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pas-Through Certificates, Series 2006-2 c/o Specialized Loan Servicing, LLC	28 Lindsley Avenue, West Orange, New Jersey	\$111,991.47 + \$781.00 (Secured Creditor Attorney Fees) = \$112,772.47	0.00%	\$111,991.47 + \$781.00 (Secured Creditor Attorney Fees) = \$112,772.47	\$2,585.39

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Nelnet on behalf of American Student Assistance	Non-Dischargeable Student Loans	This claim is unaffected by Debtor's plan.	\$34,530.78 (To be paid outside plan).

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **November 26, 2019.**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Chapter 13 plan is amended to include the payment of post-petition mortgage arrears due to the result of COVID-19 in the amount of \$29,421.80 and \$250.00 for secured creditor attorney fees and extend the plan by 24 months in order to resolve secured creditor's certification of default to vacate stay.	Debtor's plan will be extended by 24 months and payments will decrease to \$100.00 beginning November 1, 2020 for 6 months and then increase to \$1,961.04 for the remaining 46 months starting on May 1, 2021 to address the post-petition mortgage arrears due to impact of COVID-19.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 12, 2020	<u>/s/ Belete G. Belachew</u> Belete G. Belachew Debtor
Date: _____	_____ Joint Debtor
Date: November 12, 2020	<u>/s/ Roger Chavez</u> Roger Chavez RC4040 Attorney for the Debtor(s)

In re:
Belete G. Belachew
Debtor(s)

Case No. 18-14003-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2020

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Belete G. Belachew, 495 Fairview Avenue, Orange, NJ 07050-2113
sp	+ Barry Packin, Seigel Law LLC, 505 Goffle Road, Ridgewood, NJ 07450-4027
cr	+ PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517362066	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
517362068	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
517362067	+ Citi Cards, P.O. Box 6190, Sioux Falls, SD 57117-6190
517362069	Citi Cards, P.O. Box 6241, Sioux Falls, SD 57117-6241
517362070	Citibank, N.A., C/O The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517362071	+ Citibank, N.A., C/O The Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241
517362072	+ Citibank, N.A., C/O The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
517362073	+ City Of Orange Township, Tax Collector, 29 North Day Street, Orange, NJ 07050-3608
517362074	+ Claudia Moore, 28 Lindsley Avenue, 1st Floor, West Orange, NJ 07052-5384
517628150	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517362078	+ Essex County Sheriff's Office, Essex County Veterans Courthouse, 50 W. Market Street, Newark, NJ 07102-1607
517362079	+ Kelemua Kebede, 499 Fairview Avenue, 1st Floor, Orange, NJ 07050-2113
517362080	+ Kenneth A. Wanio, Esq., 1035 Route 46 Easr, Suite B105, Clifton, NJ 07013-2430
517362085	Medical Business Bureau, P.O. Box 1219, Park Ridge, IL 60068-7219
517362086	+ Medical Business Bureau, 1460 Renaissance Drive, Suite #400, Park Ridge, IL 60068-1349
517383707	+ Nelnet on behalf of ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
517362087	+ North Jersey Pathology LLC, 703 Main Street, Paterson, NJ 07503-2621
517362091	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, ATTN: Customer Service, PO Box 609, Pittsburgh, PA 15230-9738
517362089	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
517362092	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230
517362090	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, P5-PCLC-A1-R, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
517522484	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517362095	+ PSE&G, 550 North Broad Street, Elizabeth, NJ 07208-3302
517362094	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517362096	Rose Blanc, 28 Lindsley Avenue, 2nd Floor, Orange, NJ 07050
517362097	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242
518362617	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517362101	+ TD Bank USA, A/K/A Target National Bank, 3701 Wayzata Boulevard, Minneapolis, MN 55416-3440
517362099	+ TD Bank USA, A/K/A Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
517362100	+ TD Bank USA, A/K/A Target National Bank, NCD-0450, P.O. Box 1470, Minneapolis, MN 55440-1470
517362102	+ U.S. Bank National Association, 101 North Phillips Avenue, Sioux Falls, SD 57104-6738
518594043	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517403264	+ U.S. Bank National Association, as Trustee, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus Des Moines, Iowa 50328-0001
517362103	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, 425 Walnut Street,

District/off: 0312-2

User: admin

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Total Noticed: 62

Cincinnati, OH 45202

- 517362116 ++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
- 517362111 + Wells Fargo Financial National Bank, Bob's Discount Furniture, P.O. Box 14517, Des Moines, IA 50306-3517
- 517362112 + Wells Fargo Financial National Bank, Bob's Discount Furniture, P.O. Box 14595, Des Moines, IA 50306-3595
- 517362113 + Wells Fargo Financial National Bank, C/O Bob's Discount Furniture, 800 Walnut Street, MAC F4030-04C, Des Moines, IA 50309-3605
- 517362115 + Wells Fargo Home Mortgage, MAC #X7801-013, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
- 517362114 + Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2020 23:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2020 23:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
517362077	+ Email/Text: documentfiling@lciinc.com	Nov 13 2020 23:12:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
517362075	+ Email/Text: documentfiling@lciinc.com	Nov 13 2020 23:12:00	Comcast Cable, C/O Bankruptcy Dept., 257 Prospect Avenue, West Orange, NJ 07052-4210
517362076	+ Email/Text: documentfiling@lciinc.com	Nov 13 2020 23:12:00	Comcast Cable, C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691
517362110	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 13 2020 23:14:00	U.S. Department Of Treasury, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
517362081	+ Email/Text: SM-Rehab-Bankruptcies@selectmedical.com	Nov 13 2020 23:16:00	Kessler Institute for Rehabilitation, 1199 Pleasant Valley Way, West Orange, NJ 07052-1499
517362082	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:23:35	LVNV Funding, LLC, A/K/A Resurgent Capital Services, LP, PO Box 10497, Greenville, SC 29603-0497
517362084	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:23:35	LVNV Funding, LLC, A/K/A Resurgent Capital Services, LP, PO Box 10584, Greenville, SC 29603-0584
517362083	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:23:35	LVNV Funding, LLC, A/K/A Resurgent Capital Services, LP, 9700 Bissonnet Street, Suite 2000, Houston, TX 77036-8016
517514431	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:24:53	LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517512656	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:24:53	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517362091	Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC Bank, ATTN: Customer Service, PO Box 609, Pittsburgh, PA 15230-9738
517362089	Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
517362092	Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230
517362090	Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC Bank, P5-PCLC-A1-R, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746

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517522484	Email/Text: Bankruptcy.Notices@pnc.com	Nov 13 2020 23:13:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517362093	+ Email/Text: bankruptcy@pseg.com	Nov 13 2020 23:12:00	PSE&G, Credit & Collection Center, PO Box 490, Cranford, NJ 07016-0490
517362098	+ Email/Text: bankruptcy@sw-credit.com	Nov 13 2020 23:15:00	SW Credit Systems, Inc., Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
517522010	+ Email/Text: bncmail@w-legal.com	Nov 13 2020 23:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517362105	Email/Text: electronicbkydocs@nelnet.net	Nov 13 2020 23:15:00	U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
517362107	Email/Text: electronicbkydocs@nelnet.net	Nov 13 2020 23:15:00	U.S. Department of Education, C/O Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
517362106	+ Email/Text: electronicbkydocs@nelnet.net	Nov 13 2020 23:15:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517362109	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, U.S. Department Of Treasury, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
518362618	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517362108	*	U.S. Department Of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517362104	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank National Association, 60 Livingston Avenue, EM-MN-WS3D, Saint Paul, MN 55107
517362065	##	American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
517362088	##	Penn Credit Corporation, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-2 logsecf@logs.com, njbankruptcyntifications@logs.com

District/off: 0312-2

User: admin

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Frank J Martone

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Gavin Stewart

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TOTAL: 9